

## Preparing Your Digital Life for Death

### - CHECKLIST FOR SERVICES TO THINK ABOUT AFTER A LOVED ONE'S PASSING -

- **Subscription Services** - If you have been given access, you can go through the person's email accounts to have a complete list of these subscriptions. You will need to contact the service providers to close these accounts and may need to provide proof of death to do so.
  - ☐ Streaming platforms (Netflix, Hulu, Disney+, etc.)
  - ☐ Cable or internet services
  - ☐ Music (Amazon, Spotify, Apple, etc.)
  - ☐ Lifestyle (gaming or sports, online magazines or news, dating websites, etc.)
  - ☐ Membership and rewards program (frequent flier points, customer loyalty, rotary club, etc.)
  
- **Banking and Financial Accounts**
  - ☐ These include checking, savings, investment, loan, and other financial accounts on:
  - ☐ Online banks
  - ☐ Cryptocurrency access
  - ☐ E-wallets like PayPal, Venmo, etc.
  - ☐ Credit companies like Equifax, Experian, TransUnion – Notifying them of your loved one's passing is an essential step for identity theft prevention.
  - ☐ Prioritize the handling of the accounts in which you have joint ownership with the deceased. The ownership, liabilities, and beneficiary terms will differ among banks or financial companies and account types. You must review the terms and policies on death for every account to successfully close, transfer funds, or administer the benefits from these accounts. Ideally, you want to handle FDIC-insured financial accounts within six months of your loved one's death. The FDIC will continue to insure these accounts for a six-month grace period to allow families time to restructure accounts as needed while retaining the FDIC insurance.
  
- **Shopping and Delivery Services**
  - ☐ These include accounts on Amazon, eBay, Etsy, etc. If possible, you may need to cancel in-progress purchases and ongoing delivery schedules to prevent paying for them. Most of these online services automatically renew, but they are easy to terminate upon death. You only need to notify the company to close the account. Some, however, may need official proof like a death certificate before they can officially close the account. Contact their customer service as soon as you can to avoid payments and penalties on unpaid purchases.

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- **Government Services** - Contact each specific agency for instructions on how to settle or terminate these accounts. Aside from an official death certificate, you need to collect relevant documents and identifications to present to the agency to successfully close the account.
  - ☐ Social Security
  - ☐ Passport – You can keep your loved one's passport as a way to remember them and the trips you shared. Or, you can mail it to the government with a copy of the death certificate to cancel it and avoid identity theft.
  - ☐ Driver's license – Another key action for identity theft prevention.
  - ☐ Voter registry – If you'd like to remove your loved one from the voter registry, you can provide notice but the requirements will vary in different states.
  - ☐ Other accounts issued by government agencies
  - ☐ Mail - Dealing with the mail of a deceased loved one can be a delicate task. After a loved one passes away, you can take steps to manage, stop, or forward their mail to a more appropriate location. Here's how:
    - Removing from Advertising Lists
    - Another strategy to minimize the risk of identity theft, you can register your loved one's name with the Data & Marketing Association's Deceased Do Not Contact List (DDNC) via [DMAchoice.org](http://DMAchoice.org). Within three months, advertising mail should significantly decrease.
- **Insurance Accounts** - Include all insurance policies, whether the deceased is listed as owner, insured, or beneficiary. Managing these accounts facilitates insurance payouts and prevents future complications that may arise from the failure to notify of a death.
  - ☐ Life insurance
  - ☐ Health
  - ☐ Auto or vehicle
  - ☐ Home
  - ☐ Emergency or disaster
- **Utility Accounts** – PG&E (and other utility companies like your solar company, propane, etc.), home and mobile phone company accounts, etc.

**We know all of this can be an overwhelming thing to think about. Quietech can help you strategize on how you can best help your partner for the future. Reach out if we can be of assistance!**